

PTO/SB/08B (10-01)
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	09/671,005
		Filing Date	09/27/2000
		First Named Inventor	Palmgren et al.
		Group Art Unit	3624
		Examiner Name	Weisberger, Richard C.
Attorney Docket Number	109.0002		
Sheet	1	of	1

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	1.	Yao, Rui, Resume; http://faculty.bartuch.cuny.edu/ryao	
	2.	Yao, Rui, Abstract from "A Proportional Hazard Model of Commercial Mortgage Default and Prepayment", Asian Real Estate Society Annual Meeting, Beijing, July 2000.	
	3.	SAS Technical Report P-229, V.6.07, pp. 435-479.	
	4.	Survival Analysis, Techniques for Censored and Truncated Data, John P. Klein and Melvin L. Moeschberger (1997)	
	5.	Counting Processes & Survival Analysis, Thomas R. Fleming and David P. Harrington (1991)	
	6.	Survival Analysis, A Practical Approach, Mahesh K.B. Parmar and David Machin (1995)	

Examiner Signature		Date Considered	10/27
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.

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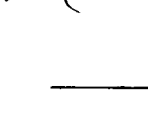
FORM PTO-1449 (MODIFIED)**LIST OF PUBLICATIONS FOR
APPLICANT'S INFORMATION
DISCLOSURE STATEMENT**

Atty. Docket No:
Serial No:
Applicants:
Filing Date:
Group:

109.0002
Not Assigned Yet
Palmgren et al.
Concurrently Herewith
Not Assigned Yet

**U.S. PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NO	DATE	NAME	CLASS/SUBCLASS	FILING DATE IF APPROPRIATE
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	5,732,400	03/24/98	Mandler et al.	705/26	
	5,797,133	08/18/98	Jones et al.	705/38	
	5,812,988	09/22/98	Sandretto	705/36	
	5,930,776	07/27/99	Dykstra et al.	705/38	

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NO	DATE	COUNTRY	CLASS/SUBCLASS	TRANSLATION YES NO
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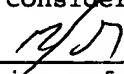
OTHER DOCUMENTS

EXAMINER INITIAL	REF NO	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
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